



2022年12月29日

請即發放
新聞稿

香港信保局宣布延長支援措施至2023年6月底

香港出口信用保險局（香港信保局）今日宣布延長「百分百信用限額提升計劃」（計劃）及其他特別支援措施，相關措施有效期將進一步延長6個月至2023年6月30日。延長措施旨在支持香港出口商繼續開拓商機，並應對動盪貿易環境及環球需求減弱帶來的種種挑戰，同時降低業界的貿易風險及營運開支。

香港信保局於2020年6月推出計劃，協助出口業界應對上行的放帳風險，把握商機。在計劃下，香港信保局為每宗買家的信用限額提升一倍，或提升至保戶所申請的金額，以較低者為準，上限為一億港元。計劃適用於香港信保局承保的所有市場，保戶毋須額外申請均可受惠。截至2022年11月底，計劃提升了超過 15 000 宗信用限額，惠及超過 1 900 個出口商，並為累計總值約 310 億港元的貨物提供保障。

自2018年6月，香港信保局已因應中美貿易磨擦及2019冠狀病毒病疫情爆發，推出一系列特別支援措施，以助出口商安心拓展出口貿易市場；當中包括豁免所有保單年費、一律增加買家信用限額的付款限期至120日、額外提供免費信用評估服務等。截至2022年11月底，有關措施涉超過 9 900 宗信用限額，上調的額外信用限額達 15 億港元。同時，有關措施惠及超過 2 750 個保戶，涉及額外折扣額達 1 360 萬港元。

如欲了解上述支援措施等詳情，歡迎致電熱線2732 9933或瀏覽網站www.hkecic.com。

香港信保局於 1966 年根據《香港出口信用保險局條例》（香港法例第 1115 章）成立，專責為香港出口商提供出口信用保險服務，保障他們因放帳給海外買家而面對未能收回款項的風險，使他們能安心拓展出口業務。香港信保局獲香港特區政府提供高達 550 億港元的保險業務負責額保證。

- 完 -



29 December 2022

FOR IMMEDIATE RELEASE

Press Release

HKECIC Extends Supportive Measures to end-June 2023

Hong Kong Export Credit Insurance Corporation (HKECIC) today announces the extension of the “100% Credit Limit Top-Up Scheme” (“the Scheme”) and other special supportive measures. The validity period of the measures will be further extended for six months to 30 June 2023. The extension aims to support Hong Kong exporters to continue exploring new business opportunities and tide over various challenges brought about by the volatile trading environment and weakened global demand, as well as to alleviate trade risk and reduce operating cost for the trade.

HKECIC launched the Scheme in June 2020 to support the export sector in the face of accelerating credit risks and to seize business opportunities. Under the Scheme, HKECIC increases the credit limit of each buyer by 100%, or up to the amount applied for by the policyholders, whichever is smaller, subject to a cap of HK\$100 million. The Scheme covers all HKECIC’s insured markets and no separate application from the policyholders is required. As at end-November 2022, over 15,000 credit limits have been uplifted under the Scheme, benefitting more than 1,900 exporters and providing protection for a cumulative amount of about HK\$31 billion of shipments.

Since June 2018, in response to the Mainland China-US trade conflict and the outbreak of the COVID-19 pandemic, HKECIC has rolled out a series of special supportive measures to assist exporters in exploring export trade markets with confidence. These measures include waiver of annual policy fee, across-the-board payment term to 120 days, additional free credit check facility, etc. As at end-November 2022, the relevant measures have uplifted over 9,900 credit limits, amounting to HK\$1.50 billion of additional credit limits. Furthermore, more than 2,750 policyholders have benefitted from the measures, with additional discounts totalling HK\$13.6 million.

For details, please call hotline 2732 9933 or visit www.hkecic.com.

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ISO 27001 : 2013
Certificate No.: HK21/00186
Scope: The Information Security
Management System supports
the operation of the Computer
Room of the HKECIC



ISO 9001 : 2015
Certificate No.: CC 761



Hong Kong Export Credit
Insurance Corporation
香港出口信用保險局

HKECIC was established in 1966 under the Hong Kong Export Credit Insurance Corporation Ordinance (Chapter 1115). Through the provision of export credit insurance services, HKECIC protects Hong Kong exporters who trade on credit terms with overseas buyers against non-payment risks and helps them conduct export business in a prudent manner. The HKSAR Government provides a guarantee of HK\$55 billion for HKECIC's contingent liability.

- End -

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ISO 9001 : 2015
Certificate No.: CC 761

計劃有效期：即日起至2023年6月30日 Scheme Validity Period : From now till 30 June 2023

問題 1. 何謂「百分百信用限額提升計劃」？

Q 1 – What is the “100% Credit Limit Top-up Scheme”?

The “100% Credit Limit Top-up Scheme” (the “Scheme”) is a short-term scheme introduced by the HKSAR Government, through HKECIC, to strengthen the support and protection for Hong Kong exporters, and to help them mitigate credit risks and extend credit to their buyers prudently amidst the volatile trading environment.

All existing and new policyholders of the HKECIC are eligible for this Scheme during the Scheme Validity Period. Subject to the eligibility requirements of the Scheme¹, any credit limit approved by the HKECIC that is lower than the amount requested by the policyholder can be increased, with the credit limit after top-up being capped at the applied amount or \$100 million², whichever is lower.

This Scheme covers valid credit limits as of the commencement of the Scheme and those issued during the Scheme Validity Period. All HKECIC insured markets³ are covered.

Remarks:

¹ Excluding buyers that are uninsurable on risk considerations. HKECIC reserves the right of final decision.

² For the Small Business Policy and Online Micro-Business Policy, the credit limit after top-up would be subject to a cap of \$5 million and \$0.8 million respectively.

³ All markets represent insurable markets as defined by the HKECIC.

「百分百信用限額提升計劃」(「本計劃」) 是香港特區政府透過香港信保局推出的一項短期計劃，旨在加強對香港出口商的支持和保障，減輕出口商面對的放帳風險，協助他們安心放帳，渡過逆境。

所有香港信保局現有及新保戶均可在計劃有效期內受惠於此計劃。在符合計劃條件的情況下¹，如保戶獲審批的買家信用限額低於其申請金額，額度最高可以獲得百分百的額外提升，上限為申請金額或 1 億港元²，以較低者為準。

此計劃涵蓋其推出時仍然有效的信用限額，或計劃有效期內成功獲得審批的信用限額，並適用於香港信保局承保的所有市場³。

註：

¹ 不包括因風險原因而不能承保的買家。香港信保局保留最終決定權。

² 「小營業額保單」額外提升後上限為 500 萬港元；「網上微企業保單」額外提升後上限為 80 萬港元。

³ 所有市場是指香港信保局能承保的市場。

問題 2. 什麼類型的保單可受惠於「百分百信用限額提升計劃」？

Q 2 – Which types of insurance policies are covered by the “100% Credit Limit Top-up Scheme”?

	<p>All types of short-term credit insurance policies are covered by the “100% Credit Limit Top-up Scheme”. However, the cap amount varies according to the policy types. The credit limit after top-up will be subject to a cap of \$5 million for “Small Business Policy”, \$0.8 million for “Online Micro-Business Policy” and \$100 million for all other types of policies.</p>	<p>所有類型的短期信用風險保單均受惠於此計劃。然而，不同類型保單的上限金額會有所不同。「小營業額保單」額外提升後的最高金額為 500 萬港元，「網上微企業保單」額外提升後的最高金額為 80 萬港元，其他類型的保單額外提升後的最高金額為 1 億港元。</p>
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問題 3. 「百分百信用限額提升計劃」所涵蓋的信用限額將於何時上調？

Q 3 – When will the credit limits eligible for the “100% Credit Limit Top-up Scheme” be uplifted?

	<p>The top-up limit will automatically be offered to all credit limits that are valid as of the Scheme commencement date and fulfill the eligibility requirements of the “100% Credit Limit Top-up Scheme”. The HKECIC will revise all such credit limits and issue notification letters to the policyholders. The amount of credit limit after top-up will be stipulated as a credit limit condition.</p> <p>In addition, the top-up limit will be offered to all credit limits approved during the Scheme Validity Period if the approved amount falls short of the amount applied for and fulfills the eligibility requirements of the Scheme.</p> <p>Please refer to Appendix 1 for examples illustrating how the top-up limit is calculated.</p>	<p>所有於計劃生效日仍然有效及符合「百分百信用限額提升計劃」條件的信用限額，將會自動獲得上調。香港信保局會更新有關信用限額，並發出通知書予保戶。上調後的信用限額金額將會在信用限額附帶條件中訂明。</p> <p>此外，在計劃有效期內，如獲審批的信用限額低於申請金額及符合計劃條件，該信用限額亦會即時獲得上調。</p> <p>說明額外信用限額計算方法的例子，請參照附件一。</p>
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問題 4. 保戶如何得悉其信用限額已獲上調？

Q 4 – How does a policyholder know its credit limit has been uplifted?

	<p>The HKECIC will notify policyholders in writing (by letters and emails sent via “EC-link”). Policyholders may access information in relation to the uplifted limits by logging onto “EC-link”. The top-up amount offered under the Scheme will be clearly stipulated in the credit limit condition.</p> <p>A sample of credit limit is provided in Appendix 2 for reference.</p>	<p>香港信保局會以書面（信件及透過「信保易」發出的電郵）通知保戶。保戶可隨時登入「信保易」查閱有關獲上調的信用限額資料，額外信用限額部分將會列載於信用限額的附帶條件中。</p> <p>信用限額樣本載於附件二，以供參考。</p>
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問題 5. 「百分百信用限額提升計劃」是否適用於新提交的信用限額申請？

Q 5 – Is the “100% Credit Limit Top-up Scheme” applicable to new credit limit applications?

	<p>Yes, the top-up limits will be offered to all eligible credit limits issued during the Scheme Validity Period.</p>	<p>是，在計劃有效期內獲得審批而符合條件的信用限額會即時獲得上調。</p>
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問題 6. 「百分百信用限額提升計劃」完結時，香港信保局會否調整有關信用限額？

Q 6 – Will the Corporation adjust the uplifted credit limits upon the expiry of the “100% Credit Limit Top-up Scheme”?

	<p>Yes, the uplifted portion of the credit limits will be cancelled, with the limits being adjusted to the level without the top-up upon the expiry of the Scheme.</p> <p>Insurable contracts (under pre-shipment cover) and/or shipments made (under post-shipment cover) during the Scheme Validity Period will be covered by the credit limit after the top-up. Any claims payment arising from these contracts / shipments will be assessed based on such credit limit (where applicable).</p> <p>Please take note that the HKECIC reserves the right to cancel or vary the credit limits at any time.</p>	<p>會，在計劃結束時，信用限額中因計劃而上調的部分將會被取消，額度將會被調整至沒有額外信用限額的水平。</p> <p>於本計劃有效期內，所有可受保合同（付貨前風險保單）及／或貨物啟運（付貨後風險保單）將會受提升後的信用限額保障，任何與該等合同／貨運相關的賠償將按此信用限額計算（如適用）。</p> <p>請注意，香港信保局保留在任何時候撤銷或調整信用限額的權利。</p>
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問題 7. 香港信保局會就「百分百信用限額提升計劃」收取額外費用嗎？

Q 7 – Will the HKECIC charge any additional fees for the “100% Credit Limit Top-up Scheme”?

	<p>No. The HKECIC will charge premiums based on the total invoice value of the shipments declared by the policyholder (NOT the credit limit) according to the applicable premium rates.</p>	<p>不會。香港信保局會根據保戶申報有關貨運的發票總額（而非信用限額金額），按保單列明的保費率計算收取保費。</p>
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問題 8. 如「小營業額保單」保戶的信用限額已按 2020 年 4 月香港信保局推出的特別支援措施上調 20%，這些信用限額在「百分百信用限額提升計劃」下仍能獲得上調嗎？

Q 8 – Are credit limits under “Small Business Policy” that have already been uplifted by 20% pursuant to the HKECIC’s New Enhanced Measures to Support Hong Kong Exporters launched in April 2020 still eligible for the “100% Credit Limit Top-up Scheme”?

Yes, buyer credit limits fulfilling the eligibility requirements of the Scheme will be uplifted, subject to a cap of \$5 million.

可以，符合條件的買家信用限額可獲得上調，上限為 500 萬港元。

問題 9. 「百分百信用限額提升計劃」下，保戶如何計算所需申請的信用限額金額？

Q 9 – How should a policyholder determine the credit limit it needs to apply for under the “100% Credit Limit Top-up Scheme”?

The policyholder only needs to follow the usual computation method in determining the required credit limit. The limit should reflect the maximum amount owed or likely to be owed by the buyer instead of the total amount of orders in hand.

The credit limit is revolving in nature. When the outstanding payments covered by a credit limit are paid by the buyer, subsequent shipments will automatically come under our cover. If a policyholder is trading with a buyer on different payment terms, the policyholder should apply for the most risky one, usually referring to the term with the longest credit period.

保戶只需沿用一貫的計算方法便可。所需的信用限額應等於買家最高 / 預期最高的欠款額，而非手頭訂單的數額總和。

信用限額可「循環使用」，當買家清付貨款後，保戶便可以繼續付貨並得到保障。如保戶以不同的付款方式與同一買家交易，保戶應該以風險最高的付款方式申請信用限額，通常指放帳期最長的付款方式。

問題 10. 在什麼情況下「百分百信用限額提升計劃」將不適用？

Q 10 – How should a policyholder determine the credit limit it needs to apply for under the “100% Credit Limit Top-up Scheme”?

	<p>In general, the “100% Credit Limit Top-up Scheme” is inapplicable under the following circumstances:</p> <ul style="list-style-type: none">• The credit limit held by a policyholder has exceeded \$100 million; or• The credit limit held by a “Small Business Policy” holder has reached the \$5 million cap; or the credit limit held by an “Online Micro-Business Policy” holder has reached the \$0.8 million cap; or• The buyer is excluded due to risk considerations. <p>In case of any dispute, the HKECIC reserves the right of final decision.</p>	<p>一般而言，「百分百信用限額提升計劃」將不適用於以下情況：</p> <ul style="list-style-type: none">• 保戶持有的信用限額已超過1億港元；或• 「小營業額保單」保戶持有的信用限額已達上限500萬港元或「網上微企業保單」保戶持有的信用限額已達上限80萬港元；或• 因風險原因而不能承保的買家。 <p>如有任何爭議，香港信保局持有最終決定權。</p>
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問題 11. 是否所有貨運都涵蓋在「百分百信用限額提升計劃」？

Q 11 – Are all shipments covered by the “100% Credit Limit Top-up Scheme”?

	<p>The Scheme covers all shipments made/ services rendered within the Scheme Validity Period. Moreover, the top-up limit must have been approved by the HKECIC before the expiry of the Scheme. If the policyholder does not hold any valid top-up limits, the HKECIC will not make any claim payments even if the relevant shipments have been declared. As it takes time to process the application, policyholders are advised to submit their requests early.</p>	<p>此計劃涵蓋所有計劃有效期內付運的貨物 / 提供的服務，而有關的額外信用限額亦需要於計劃結束前獲香港信保局批出。假若保戶未持有有效的額外信用限額，即使保戶已申報有關貨運 / 服務，本局亦不會作出賠償。由於處理申請需時，請保戶盡早向本局提交申請。</p>
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問題 12. 「百分百信用限額提升計劃」是否涵蓋付貨前風險保障項下的出口前信用限額？

Q 12 – Does the “100% Credit Limit Top-up Scheme” cover pre-shipment credit limits under the pre-shipment cover?

	<p>Yes, this Scheme covers all contracts signed within the Scheme Validity Period. The top-up pre-shipment limit must have been approved by the HKECIC before the expiry of the Scheme. If the policyholder does not hold any valid top-up pre-shipment limits, the HKECIC will not make any claim payments even if the relevant contracts have been declared.</p>	<p>是，此計劃涵蓋所有計劃有效期內所簽訂的合同。有關的額外出口前信用限額亦需要於計劃結束前獲香港信保局批出。假若保戶未持有有效的額外出口前信用限額，即使保戶已申報有關合同，本局亦不會作出賠償。</p>
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問題 13. 在「百分百信用限額提升計劃」下，如何計算賠償金額？

Q 13 – How will the claims payment, if any, be determined under the "100% Credit Limit Top-up Scheme"?

	<p>The "100% Credit Limit Top-up Scheme" only applies to shipments made within the Scheme Validity Period. The calculation of claims payments under different scenarios varies. Please refer to Appendix 3 for examples illustrating the computation method.</p>	<p>「百分百信用限額提升計劃」只適用於計劃有效期內的貨物啟運。賠償的計算方法因情況而異，詳情請參照載於附件三的例子。</p>
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問題 14. 在香港信保局作出賠償後，如何分攤追償款項或追償開支？

Q 14 – How will the recovery received and expenses incurred be shared after the HKECIC made the claims payment?

	<p>All sums recovered or all expenses incurred would be calculated according to the following formula:</p> <p>The HKECIC's share = Amount recovered or expense incurred x [Claims payment/ Total debt amount at the date of claims payment]</p> <p>The balance would be shared by Policyholder.</p> <p>The above apportionment is the same as the current arrangement under the Policy.</p>	<p>所有與追償有關的款項或開支均按以下公式計算：</p> <p>香港信保局應分攤的部分 = 獲償所得或追償開支 x [已付賠償 / 於賠償日的債務總額]</p> <p>剩餘的款項或開支則由保戶分攤。</p> <p>以上的分攤方式與現時保單下的處理安排無異。</p>
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附件一

Appendix 1

以下例子說明額外信用限額的計算方法：


Below examples illustrate how the top-up limit is calculated:

Scenario 個案	Applied CL 申請金額	CL before Top-up 上調前信用限額	Top-up Portion 上調金額	CL after Top-up 上調後信用限額	Remarks 備註
		(a)	(b)	(c)=(a)+(b)	
1	\$2,000,000	\$2,000,000	Not applicable 不適用	Not applicable 不適用	Applied amount has been fully approved and therefore no top-up portion 申請金額已獲得全數審批，因此沒有額外上調部分
2	\$2,000,000	\$500,000	\$500,000	\$1,000,000	100% Top-up (below the applied amount) 上調金額 100% (低於申請金額)
3	\$2,000,000	\$1,000,000	\$1,000,000	\$2,000,000	100% Top-up (reached the applied amount) 上調金額 100% (達到申請金額)
4	\$2,000,000	\$1,500,000	\$500,000	\$2,000,000	Smaller than 100% Top-up (limited to the applied amount) 上調金額少於 100% (限制於申請金額)
5	\$200,000,000	\$60,000,000	\$40,000,000	\$100,000,000	Smaller than 100% Top-up (limited to maximum cap* of the Scheme) 上調金額少於 100% (限制於計劃最高上限*)

* Credit limit after top-up is subject to a maximum cap. For Small Business Policy, the cap is \$5 million and for Online Micro-Business Policy, the cap is \$0.8 million and \$100 million for all other types of policies.

獲上調後的信用限額設有上限限制。小營業額保單上限為 500 萬港元，網上微企業保單上限為 80 萬港元，其他類型保單上限為 1 億港元。


信用限額

保戶名稱及地址 甲乙丙有限公司 香港九龍油麻地 彌敦道 400 號 10 樓 A 室		 Hong Kong Export Credit Insurance Corporation 香港出口信用保險局 香港九龍尖沙咀東部麼地道七十五號南洋中心第一座二樓 電話: 2732 9988 傳真: 2722 6277 電郵: info@hkeic.com 信保易網站: www.ec-link.com.hk	
保單編號 123456/23		信用限額編號 568267	
批核買家的名稱及地址 XYZ Inc 10 Broadway, New York, USA.		信用限額申請日期 2020 年 7 月 6 日	信用限額簽發日期 2020 年 7 月 13 日
買家編號 USA 359785		信用限額金額 1,500,000 港元 (原有信用限額)	
付款方式 OA 120			
重要注意事項： (1) 保戶須確保信用限額中已批核買家的名稱與可受保合同上的買家名稱完全相符。名稱上少許的差異可能代表另一單獨的法律實體。保戶必須為每個單獨的法律實體申請單獨的信用限額。 (2) 除非另有規定，如本信用限額低於最近一次批核予該買家的信用限額，則本信用限額只適用於在信用限額簽發日期或之後出口的貨物。 (3) 除(2)提及的情況外，本信用限額取代以往任何批核予該買家的信用限額，由信用限額簽發日期起生效，不論貨物啟運的日期。 (4) 對買家以往的信用限額的任何修訂，只代表信保局對該買家承擔賠償責任的最高損失金額的變更。相關信用限額的金額或其修訂或撤銷，不應用於對任何人士作出不利的推斷。 (5) 請遵守保單第 54 條保密條款。 (6) 因對買家信用限額的修訂而作出任何不利的推斷所造成的任何損失及損害，信保局概不承擔賠償責任。			
本信用限額已根據「百分百信用限額提升計劃」（「本計劃」） 獲額外提升至2,000,000港元，其中500,000港元為額外上調部分。 在本計劃生效期內的貨物啟運將會受提升後的信用限額保障。任何與該等貨運相關的賠償將按此信用限額計算（如適用）。計劃詳情請瀏覽本局網站 www.hkeic.com 。 (附帶條件中訂明經上調後的信用限額金額) <div style="text-align: center;">(完)</div>			
信保局授權代表簽署			

Appendix 2

CREDIT LIMIT

CONFIDENTIAL

Policyholder's name & address ABC Co. Ltd Unit A, 10/F., 400 Nathan Road, Yaumatei, Kowloon, Hong Kong.		 Hong Kong Export Credit Insurance Corporation 香港出口信用保險局 <small>2/F., Tower 1, South Seas Centre, 75 Mody Road, Tsimshatsui East, Kowloon, Hong Kong. Tel : 2732 9988 Fax : 2722 6277 E-mail : info@hkecic.com EC-link website : www.ec-link.com.hk</small>	
	Policy no. 123456/23		Credit Limit no. 568267
Approved buyer's name & address XYZ Inc 10 Broadway, New York, USA.		Credit Limit application date 6 July 2020	Credit Limit date 13 July 2020
		Credit Limit amount HKD 1,500,000	Terms of payment OA 120
		(The credit limit before top-up)	
Buyer code no. USA 359785			

IMPORTANT NOTES:

- (1) You shall ensure that the approved name of the buyer in the credit limit matches exactly the name of the buyer in the insurable contract. A slight variation in the name of a company can mean another separate legal entity. You shall apply for a separate credit limit on each of the separate legal entity.
- (2) Unless otherwise specified, in the event that this credit limit is lower than the credit limit previously approved on this buyer, this new credit limit will only apply to shipments made on or after the credit limit date stated in this Notice.
- (3) Except as specified in Note (2) above, this new credit limit supersedes any credit limit previously approved on this buyer and shall have effect from the credit limit date stated in this Notice, regardless of the date of shipment.
- (4) Any variation from previous credit limit on the buyer simply reflects changes in the amount of loss ECIC may be liable for in respect of the buyer. No adverse inference on any person shall be drawn on the amount of credit limit imposed or any variation or cancellation of the same.
- (5) Please observe Clause 54 of the Policy for the Confidentiality requirement.
- (6) ECIC shall not be liable for any damage and injury resulting from any adverse inference drawn from the variation of the credit limit on the buyer.

THIS CREDIT LIMIT FALLS UNDER THE "100% CREDIT LIMIT TOP-UP SCHEME" (THE SCHEME) AND HAS BEEN **TOPPED UP TO HK\$2,000,000, OF WHICH HK\$500,000 IS THE TOP-UP PORTION.**

SHIPMENTS MADE DURING THE VALIDITY PERIOD OF THE SCHEME WILL BE COVERED BY THE CREDIT LIMIT AFTER THE TOP-UP. ANY CLAIMS PAYMENT ARISING FROM THESE SHIPMENTS WILL BE ASSESSED BASED ON SUCH CREDIT LIMIT (WHERE APPLICABLE). FOR DETAILS OF THE SCHEME, PLEASE REFER TO THE HKECIC'S CORPORATE WEBSITE WWW.HKECIC.COM.

(The credit limit after top-up is specified in the credit limit condition.)

*** END ***

Signed for and on behalf of ECIC

附件三

背景:

- 保戶原持有 100 萬元買家信用限額
- 在「百分百信用限額提升計劃」下，買家的信用限額獲提升至 200 萬元
- 在「百分百信用限額提升計劃」完結後，信用限額中上調的部分被取消，額度被調整至 100 萬元，即沒有額外信用限額的水平
- 賠償百分率為 90%

	貨物啟運						賠償計算		
(萬元)	於計劃生效前		於計劃有效期內		於計劃有效期後				
例子	日期	發票總額 (部分還款)	日期	發票總額 (部分還款)	日期	發票總額 (部分還款)	債務總額	賠償金額	備註
1	2020年5月1日	150	-	-			150	90	即100萬元(基於原信用限額100萬元)乘以90%的賠償率。
2	-	-	2020年7月1日	150			150	135	即150萬元(基於原信用限額100萬元及額外信用限額提供的50萬元保障)乘以90%的賠償率。
3	2020年5月1日	80	2020年7月1日	110			190	171	即190萬元(基於原信用限額100萬元及額外信用限額提供的90萬元保障)乘以90%的賠償率。
4	2020年5月1日	150	2020年7月1日	120			270	180	即200萬元(基於原信用限額100萬元及額外信用限額提供的100萬元保障)乘以90%的賠償率。
5	2020年5月1日	150	2020年7月1日	30 (20)*			160	99	即110萬元(基於原信用限額100萬元及額外信用限額提供的10萬元保障)乘以90%的賠償率。
6	-	-	2020年10月1日	150	2021年1月15日	100	260	135	即150萬元(基於原信用限額100萬元及額外信用限額提供的50萬元保障)乘以90%的賠償率。
7	-	-	2020年10月1日	150 (80)*	2021年1月15日	80	150	90	即100萬元(基於原信用限額100萬元)乘以90%的賠償率。
8	2020年5月1日	10	2020年10月1日	80	2021年1月15日	30	120	90	即100萬元(基於原信用限額100萬元)乘以90%的賠償率。
*買家於信用限額被取消前償付了部份付款。									
敬請注意，任何賠償都取決於保戶能否履行保單的條款及條件。									

Appendix 3

Background:

- Initially, the policyholder is holding a credit limit of \$1 million on the buyer
- The buyer's credit limit is increased to \$2 million under the "100% Credit Limit Top-up Scheme"
- The uplifted portion of the credit limit was cancelled and the credit limit was adjusted to \$1 million, i.e. to the level without the top-up upon expiry of the scheme
- Indemnity ratio is 90%

Shipments							Claims payment calculation		
(\$ mn)	Before the commencement of the Scheme		Within the Scheme Validity Period		After the Scheme Validity Period				
e.g.	Date	Invoice value (Partial payment)	Date	Invoice value (Partial payment)	Date	Invoice value (Partial payment)	Total amount of debt	Claims payment	Remarks
1	1 May 2020	1.50	-	-	-	-	1.50	0.90	ie 90% of \$1.00 mn (based on original credit limit of \$1.00 mn)
2	-	-	1 Jul 2020	1.50	-	-	1.50	1.35	ie 90% of \$1.50 mn (based on original credit limit of \$1.00 mn and \$0.50 mn cover by the additional credit limit)
3	1 May 2020	0.80	1 Jul 2020	1.10	-	-	1.90	1.71	ie 90% of \$1.90 mn (based on original credit limit of \$1.00 mn and \$0.90 mn cover by the additional credit limit)
4	1 May 2020	1.50	1 Jul 2020	1.20	-	-	2.70	1.80	ie 90% of \$2.00 mn (based on original credit limit of \$1.00 mn and \$1.00 mn cover by the additional credit limit)
5	1 May 2020	1.50	1 Jul 2020	0.30 (0.20)*	-	-	1.60	0.99	ie 90% of \$1.10 mn (based on original credit limit of \$1.00 mn and \$0.10 mn cover by the additional credit limit)
6	-	-	1 Oct 2020	1.50	15 Jan 2021	1.00	2.60	1.35	ie 90% of \$1.50 mn (based on original credit limit of \$1.00 mn and \$0.50 mn cover by the additional credit limit)
7	-	-	1 Oct 2020	1.50 (0.80)*	15 Jan 2021	0.80	1.50	0.90	ie 90% of \$1.00 mn (based on original credit limit of \$1.00 mn)
8	1 May 2020	0.10	1 Oct 2020	0.80	15 Jan 2021	0.30	1.20	0.90	ie 90% of \$1.00 mn (based on original credit limit of \$1.00 mn)

*The buyer made a partial payment before the cancellation of credit limit.

Please note that any claims made will be subject to the fulfillment of the policy terms and conditions.